

Document Page 1 of 43  
 UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF ILLINOIS  
 EASTERN DIVISION

IN RE: **Boris Dubinsky**

Debtor(s)

) Chapter 7  
 )  
 ) Bankruptcy Case No.  
 )  
 )

**DECLARATION REGARDING ELECTRONIC FILING**

Signed by Debtor(s) or Corporate Representative and Attorney

**PART I - DECLARATION OF PETITIONER**Date: 10/14/2005

A. [To be completed in all cases.]

I Boris Dubinsky, the

undersigned debtor(s), corporate officer, partner, or member, **hereby declare under penalty of perjury** that the information I/we have given my (our)attorney, including correct social security number(s) and the information provided in the electronically filed petition, statements, and schedules is true and correct. I/we consent to my(our) attorney sending the petition, statements, schedules, and this DECLARATION to the United States Bankruptcy Court. I/we understand that this DECLARATION must be filed with the Clerk in addition to the petition. I/we understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105.

B. To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.

I/we am(are) aware that I/we may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I/we understand the relief available under each such chapter; I/we choose to proceed under chapter 7; and I/we request relief in accordance with chapter 7.

C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.

I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.

Signature: s/ Boris Dubinsky

(Debtor or Corporate Officer, Partner or Member)

**PART II - DECLARATION OF ATTORNEY**Date: 10/14/2005

I **declare under penalty of perjury** that I have reviewed the above debtor's(s') petition and that the information is complete and correct to the best of my knowledge. The debtor(s) will have signed this form before I submit the petition, schedules, and statements. I will give the debtor(s) a copy of all forms and information to be filed with the United States Bankruptcy Court. If an individual, I further declare that I have informed the petitioner(s) that they may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, and have explained the relief available under each such chapter. This declaration is based on all information of which I have knowledge.

Signature of Attorney:

/s/Robert N. Weiner

Typed or Printed Name of Attorney:

Robert N. Weiner

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois  
Eastern Division

In re: **Boris Dubinsky**  
4802

Case No. \_\_\_\_\_  
Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **3** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: **10/14/2005**

Signed: **s/ Boris Dubinsky**  
**Boris Dubinsky**

Signed: **/s/Robert N. Weiner**  
**Robert N. Weiner**  
Bar No. **6182274**

Alexandra Vakhruschev and Sara Gutnik  
4020 Greenleaf  
Skokie, IL 60076

Bankcard Services / MBNA  
PO Box 15137  
Wilmington, DE 19886-5137

Capital One Bank  
PO Box 30285  
SLC, UT 84130-0285

Card Member Service / JP Morgan Chase  
PO Box 15298  
Wilmington, DE 19850-5298

Chase Card Services  
PO Box 15298  
Wilmington, DE 19850-5298

Chase Card Services  
PO Box 15298  
Wilmington, DE 19850-5298

Chase Card Services / JP Morgan Chase  
PO Box 15298  
Wilmington, DE 19850-5298

Card Member Services  
PO Box 15298  
Wilmington, DE 19850-5298

Citi Cards  
PO Box 6000  
The Lakes, NV 89163-6000

Cook County Treasurer  
118 N. Clark Street  
Room 112  
Chicago, IL 60602

Discover Card  
PO Box 30395  
Salt Lake City, UT 84130-0395

Eugene Bereceanko  
4020 Greenleaf  
Skokie, IL 60076

MBNA America  
PO Box 15137  
Wilmington, DE 19886-5137

Millennium Center Condo Association  
c/o Management Office  
33 W. Ontario St.  
Chicago, IL 60610

Northbrook Greens Homeowners Association  
c/o Advantage Management  
1150 S. Clinton Street  
Chicago, IL 60607

Sara Gutnik  
4020 Greenleaf  
Skokie, IL 60076



<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b> <b>Eastern Division</b>		<b>Voluntary Petition</b>																	
Name of Debtor (if individual, enter Last, First, Middle): <b>Dubinsky, Boris</b>		Name of Joint Debtor (Spouse)(Last, First, Middle):																	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																	
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>4802</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):																	
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>1864 N. Olympic Drive</b> <b>Vernon Hills, IL 60061</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																	
County of Residence or of the Principal Place of Business: <b>Lake</b>		County of Residence or of the Principal Place of Business:																	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																	
Location of Principal Assets of Business Debtor (if different from street address above):																			
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																			
<b>Venue (Check any applicable box)</b>																			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																			
<b>Type of Debtor</b> (Check all boxes that apply) <table> <tr> <td><input checked="" type="checkbox"/> Individual(s)</td> <td><input type="checkbox"/> Railroad</td> </tr> <tr> <td><input type="checkbox"/> Corporation</td> <td><input type="checkbox"/> Stockbroker</td> </tr> <tr> <td><input type="checkbox"/> Partnership</td> <td><input type="checkbox"/> Commodity Broker</td> </tr> <tr> <td><input type="checkbox"/> Other _____</td> <td><input type="checkbox"/> Clearing Bank</td> </tr> </table>		<input checked="" type="checkbox"/> Individual(s)	<input type="checkbox"/> Railroad	<input type="checkbox"/> Corporation	<input type="checkbox"/> Stockbroker	<input type="checkbox"/> Partnership	<input type="checkbox"/> Commodity Broker	<input type="checkbox"/> Other _____	<input type="checkbox"/> Clearing Bank	<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <table> <tr> <td><input checked="" type="checkbox"/> Chapter 7</td> <td><input type="checkbox"/> Chapter 11</td> <td><input type="checkbox"/> Chapter 13</td> </tr> <tr> <td><input type="checkbox"/> Chapter 9</td> <td><input type="checkbox"/> Chapter 12</td> <td></td> </tr> <tr> <td colspan="3"><input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</td> </tr> </table>	<input checked="" type="checkbox"/> Chapter 7	<input type="checkbox"/> Chapter 11	<input type="checkbox"/> Chapter 13	<input type="checkbox"/> Chapter 9	<input type="checkbox"/> Chapter 12		<input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding		
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<b>Nature of Debts</b> (Check one box) <table> <tr> <td><input checked="" type="checkbox"/> Consumer/Non-Business</td> <td><input type="checkbox"/> Business</td> </tr> </table>		<input checked="" type="checkbox"/> Consumer/Non-Business	<input type="checkbox"/> Business	<b>Filing Fee</b> (Check one box) <table> <tr> <td><input checked="" type="checkbox"/> Full Filing Fee Attached</td> </tr> <tr> <td><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</td> </tr> </table>	<input checked="" type="checkbox"/> Full Filing Fee Attached	<input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.													
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<b>Chapter 11 Small Business</b> (Check all boxes that apply) <table> <tr> <td><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101</td> </tr> <tr> <td><input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</td> </tr> </table>		<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101	<input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																
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<b>Statistical/Administrative Information</b> (Estimates only) <table> <tr> <td><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</td> </tr> <tr> <td><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</td> </tr> </table>		<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.	<input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	<b>THIS SPACE IS FOR COURT USE ONLY</b>															
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Estimated Number of Creditors <table> <tr> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		1-15	16-49		50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
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Estimated Assets <table> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
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(Official Form 1) (12/03)

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>Boris Dubinsky</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)</b>			
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>			
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b>		<b>Exhibit A</b>	
<p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		<p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	
<p><b>X</b> <u>s/ Boris Dubinsky</u></p> <p>Signature of Debtor</p>		<p><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p>	
<p><b>X</b> <u>Not Applicable</u></p> <p>Signature of Joint Debtor</p>		<p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>	
<p><b>X</b> <u>/s/Robert N. Weiner</u></p> <p>Signature of Attorney for Debtor(s)</p>		<p><b>10/14/2005</b></p> <p>Date</p>	
<b>Signature of Attorney</b>		<b>Exhibit C</b>	
<p><b>X</b> <u>/s/Robert N. Weiner</u></p> <p>Signature of Attorney for Debtor(s)</p>		<p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>	
<p><b>Robert N. Weiner, 6182274</b></p> <p>Printed Name of Attorney for Debtor(s) / Bar No.</p>		<p><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>	
<p><b>Robert N. Weiner, P.C.</b></p> <p>Firm Name</p>		<p><b>Not Applicable</b></p> <p>Printed Name of Bankruptcy Petition Preparer</p>	
<p><b>466 Central Avenue Suite 34</b></p> <p>Address</p>		<p><b>Social Security Number (Required by 11 U.S.C. § 110(c).)</b></p>	
<p><b>Northfield, IL 60093</b></p>		<p><b>Address</b></p>	
<p><b>847-441-8118</b></p> <p>Telephone Number</p>		<p><b>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</b></p>	
<p><b>10/14/2005</b></p> <p>Date</p>		<p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p>	
<b>Signature of Debtor (Corporation/Partnership)</b>		<b>X</b> <u>Not Applicable</u>	
<p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		<p>Signature of Bankruptcy Petition Preparer</p>	
<p><b>X</b> <u>Not Applicable</u></p> <p>Signature of Authorized Individual</p>		<p><b>Printed Name of Authorized Individual</b></p>	
<p><b>Printed Name of Authorized Individual</b></p>		<p><b>Title of Authorized Individual</b></p>	
<p><b>Title of Authorized Individual</b></p>		<p><b>Date</b></p>	
<p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>			

FORM B6A

(6/90)

In re: Boris Dubinsky

Case No.

Debtor

(If known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>Condominium located at Millennium Centre 33 W. Ontario, Unit 29A Chicago, IL</b>	<b>Fee Owner</b>		<b>\$ 475,000.00</b>	<b>\$ 435,066.00</b>
<b>Single Family Home located at 1864 Olympic Drive Vernon Hills, IL 60061</b>	<b>Co-Owner</b>	<b>J</b>	<b>\$ 517,000.00</b>	<b>\$ 474,500.00</b>
<b>Townhouse located at 916 Enfield Drive Northbrook, IL 60062</b>	<b>Fee Owner</b>		<b>\$ 268,900.00</b>	<b>\$ 270,122.00</b>
<b>Total</b>			<b>\$1,260,900.00</b>	

(Report also on Summary of Schedules.)

In re **Boris Dubinsky**

**Debtor**

**Case No.**

**(If known)**

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>Cash in Debtor's possession</b>		<b>25.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking account</b>		<b>10.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Furniture in debtor's possession</b>		<b>300.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Clothing in debtor's possession</b>		<b>200.00</b>
7. Furs and jewelry.		<b>Jewelry in debtor's possession</b>		<b>200.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			

In re **Boris Dubinsky**

**Debtor**

**Case No.**

**(If known)**

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			

In re **Boris Dubinsky**

Debtor

Case No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
<u>2</u> continuation sheets attached			Total ➤	\$ 735.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **Boris Dubinsky**

Debtor.

, Case No. \_\_\_\_\_

(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**

11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
<b>Cash in Debtor's possession</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>25.00</b>	<b>25.00</b>
<b>Checking account</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>10.00</b>	<b>10.00</b>
<b>Clothing in debtor's possession</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>200.00</b>	<b>200.00</b>
<b>Condominium located at Millenium Centre 33 W. Ontario, Unit 29A Chicago, IL</b>	<b>735 ILCS 5/12-901</b>	<b>0.00</b>	<b>475,000.00</b>
<b>Furniture in debtor's possession</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>300.00</b>	<b>300.00</b>
<b>Jewelry in debtor's possession</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>200.00</b>	<b>200.00</b>
<b>Single Family Home located at 1864 Olympic Drive Vernon Hills, IL 60061</b>	<b>735 ILCS 5/12-901</b>	<b>7,500.00</b>	<b>517,000.00</b>
<b>Townhouse located at 916 Enfield Drive Northbrook, IL 60062</b>	<b>735 ILCS 5/12-901</b>	<b>0.00</b>	<b>268,900.00</b>

In re: **Boris Dubinsky**

Debtor

Case No.

(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>0634582133</b>			05/28/2003 Mortgage Townhouse located at 916 Enfield Drive Northbrook, IL 60062  VALUE \$268,900.00				<b>213,082.00</b>	<b>0.00</b>
ABN AMRO Mortgage 2600 W. Big Beaver M0904470 Troy, MI 48084-3318								
ACCOUNT NO. <b>4020 Greenleaf</b>			06/25/2004 Security Agreement Townhouse located at 916 Enfield Drive Northbrook, IL 60062  VALUE \$268,900.00				<b>24,800.00</b>	<b>0.00</b>
Alexandra Vakhruschev and Sara Gutnik 4020 Greenleaf Skokie, IL 60076								
ACCOUNT NO. <b>4020 Greenleaf</b>			04/14/2005 Security Agreement Townhouse located at 916 Enfield Drive Northbrook, IL 60062  VALUE \$268,900.00				<b>16,740.00</b>	<b>0.00</b>
Eugene Bereceanko 4020 Greenleaf Skokie, IL 60076								
ACCOUNT NO. <b>4020 Greenleaf</b>			04/14/2005 Security Agreement Townhouse located at 916 Enfield Drive Northbrook, IL 60062  VALUE \$268,900.00				<b>15,500.00</b>	<b>0.00</b>
Sara Gutnik 4020 Greenleaf Skokie, IL 60076								
ACCOUNT NO. <b>21215041</b>			09/18/2003 Mortgage Condominium located at Millenium Centre 33 W. Ontario, Unit 29A Chicago, IL  VALUE \$475,000.00				<b>360,086.00</b>	<b>0.00</b>
World Savings PO Box 659558 San Antonio, TX 78265-9558								

1 Continuation sheets attached

Subtotal  
(Total of this page)  
Total  
(Use only on last page)

<b>\$630,208.00</b>

(Report total also on Summary of Schedules)

In re: **Boris Dubinsky**

Debtor

Case No.

(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>21215058</b>  <b>World Savings</b> <b>PO Box 659558</b> <b>San Antonio, TX 78265-9558</b>		09/18/2003 <b>Mortgage</b> Condominium located at Millenium Centre 33 W. Ontario, Unit 29A Chicago, IL  <b>VALUE \$475,000.00</b>				<b>74,980.00</b>	<b>0.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal ➤  
(Total of this page)  
Total ➤  
(Use only on last page)

<b>\$74,980.00</b>
<b>\$705,188.00</b>

(Report total also on Summary of Schedules)

In re **Boris Dubinsky**

Debtor

Case No.

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

**Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

**Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

**Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.  
(04/04)

In re

**Boris Dubinsky**

Debtor

Case No.

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

### Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 17-09-234-036-1299  Cook County Treasurer 118 N. Clark Street Room 112 Chicago, IL 60602		03/01/2005  2004 property taxes for parking space located at 33 W. Ontario P12-E31, Chicago, IL 60616				642.32	642.32
ACCOUNT NO. 17-09-234-036-1161  Cook County Treasurer 118 N. Clark Street Room 112 Chicago, IL 60602		03/01/2005  2004 real estate property taxes for 33 W. Ontario #29A Chicago, IL 60610				6,648.07	6,648.07
ACCOUNT NO. 04-23-107-005-4118  Cook County Treasurer 118 N. Clark Street Room 112 Chicago, IL 60602		03/01/2005  2004 real estate property taxes for 916 Enfield Drive, Northbrook, Illinois 60062				2,922.29	2,922.29

In re Boris Dubinsky

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5490334016865718</b>						<b>16,682.00</b>
<b>Bankcard Services / MBNA PO Box 15137 Wilmington, DE 19886-5137</b>		<b>Merchandise/Services</b>				
ACCOUNT NO. <b>5178052465981021</b>						<b>2,289.00</b>
<b>Capital One Bank PO Box 30285 SLC, UT 84130-0285</b>		<b>Merchandise/Services</b>				
ACCOUNT NO. <b>4417128498894854</b>						<b>23,895.00</b>
<b>Card Member Service / JP Morgan Chase PO Box 15298 Wilmington, DE 19850-5298</b>		<b>Merchandise/Services</b>				
ACCOUNT NO. <b>4417125926220405</b>						<b>12,912.00</b>
<b>Card Member Services PO Box 15298 Wilmington, DE 19850-5298</b>		<b>Merchandise/Services</b>				
ACCOUNT NO. <b>5149220720071708</b>						<b>28,988.00</b>
<b>Chase Card Services PO Box 15298 Wilmington, DE 19850-5298</b>		<b>Merchandise/Services</b>				

2 Continuation sheets attached

Subtotal >	<b>\$84,766.00</b>
Total >	

In re Boris Dubinsky

Debtor

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4325150154466224							7,390.00
Chase Card Services PO Box 15298 Wilmington, DE 19850-5298			Merchandise/Services				
ACCOUNT NO. 4417128487191387			Merchandise/Services				10,804.00
Chase Card Services / JP Morgan Chase PO Box 15298 Wilmington, DE 19850-5298			Merchandise/Services				
ACCOUNT NO. 5424180513319753			Merchandise/Services				6,584.00
Citi Cards PO Box 6000 The Lakes, NV 89163-6000			Merchandise/Services				
ACCOUNT NO. 5309041180015423			Merchandise/Services				17,219.00
Citi Cards PO Box 44167 Jacksonville, FL 32231-4167			Merchandise/Services				
ACCOUNT NO. 6011007570698869			Merchandise/Services				13,458.00
Discover Card PO Box 30395 Salt Lake City, UT 84130-0395							

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page)

**\$55,455.00**

Total

(Use only on last page of the completed Schedule F.)

In re Boris Dubinsky

Debtor

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>426429772289357</b>							<b>26,324.00</b>
MBNA America PO Box 15137 Wilmington, DE 19886-5137			Merchandise/Services				
ACCOUNT NO.							<b>2,039.17</b>
Millennium Center Condo Association c/o Management Office 33 W. Ontario St. Chicago, IL 60610			Monthly Condo Assessments				
ACCOUNT NO.							<b>944.42</b>
Northbrook Greens Homeowners Association c/o Advantage Management 1150 S. Clinton Street Chicago, IL 60607			Monthly Condominium Assessments				

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page)

**\$29,307.59**

Total

**\$169,528.59**

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules)

Robert N. Weiner 6182274  
Robert N. Weiner, P.C.  
466 Central Avenue  
Suite 34  
Northfield, IL 60093

847-441-8118  
Attorney for the Petitioner(s)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Eastern Division

In Re:

Debtor: **Boris Dubinsky**  
Social Security Number: **4802**

Case No:

Chapter **7**

Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	<b>ABN AMRO Mortgage</b> 2600 W. Big Beaver M0904470 Troy, MI 48084-3318	<b>Secured Claims</b>	<b>\$ 213,082.00</b>
2.	<b>Alexandra Vakhruschev and Sara Gutnik</b> 4020 Greenleaf Skokie, IL 60076	<b>Secured Claims</b>	<b>\$ 24,800.00</b>
3.	<b>Bankcard Services / MBNA</b> PO Box 15137 Wilmington, DE 19886-5137	<b>Unsecured Claims</b>	<b>\$ 16,682.00</b>
4.	<b>Capital One Bank</b> PO Box 30285 SLC, UT 84130-0285	<b>Unsecured Claims</b>	<b>\$ 2,289.00</b>
5.	<b>Card Member Service / JP Morgan Chase</b> PO Box 15298 Wilmington, DE 19850-5298	<b>Unsecured Claims</b>	<b>\$ 23,895.00</b>

In re: **Boris Dubinsky**

Case No. \_\_\_\_\_

6.	<b>Chase Card Services / JP Morgan Chase PO Box 15298 Wilmington, DE 19850-5298</b>	<b>Unsecured Claims</b>	<b>\$ 10,804.00</b>
7.	<b>Chase Card Services PO Box 15298 Wilmington, DE 19850-5298</b>	<b>Unsecured Claims</b>	<b>\$ 7,390.00</b>
8.	<b>Chase Card Services PO Box 15298 Wilmington, DE 19850-5298</b>	<b>Unsecured Claims</b>	<b>\$ 28,988.00</b>
9.	<b>Card Member Services PO Box 15298 Wilmington, DE 19850-5298</b>	<b>Unsecured Claims</b>	<b>\$ 12,912.00</b>
10.	<b>Citi Cards PO Box 6000 The Lakes, NV 89163-6000</b>	<b>Unsecured Claims</b>	<b>\$ 6,584.00</b>
11.	<b>Citi Cards PO Box 44167 Jacksonville, FL 32231-4167</b>	<b>Unsecured Claims</b>	<b>\$ 17,219.00</b>
12.	<b>Cook County Treasurer 118 N. Clark Street Room 112 Chicago, IL 60602</b>	<b>Priority Claims</b>	<b>\$ 6,648.07</b>
13.	<b>Cook County Treasurer 118 N. Clark Street Room 112 Chicago, IL 60602</b>	<b>Priority Claims</b>	<b>\$ 2,922.29</b>
14.	<b>Cook County Treasurer 118 N. Clark Street Room 112 Chicago, IL 60602</b>	<b>Priority Claims</b>	<b>\$ 642.32</b>

In re: **Boris Dubinsky**

Case No. \_\_\_\_\_

15 .	<b>Discover Card</b> PO Box 30395 Salt Lake City, UT 84130-0395	<b>Unsecured Claims</b>	<b>\$ 13,458.00</b>
16 .	<b>Eugene Bereceanko</b> 4020 Greenleaf Skokie, IL 60076	<b>Secured Claims</b>	<b>\$ 16,740.00</b>
17 .	<b>MBNA America</b> PO Box 15137 Wilmington, DE 19886-5137	<b>Unsecured Claims</b>	<b>\$ 26,324.00</b>
18 .	<b>Millennium Center Condo Association</b> c/o Management Office 33 W. Ontario St. Chicago, IL 60610	<b>Unsecured Claims</b>	<b>\$ 2,039.17</b>
19 .	<b>Northbrook Greens Homeowners Association</b> c/o Advantage Management 1150 S. Clinton Street Chicago, IL 60607	<b>Unsecured Claims</b>	<b>\$ 944.42</b>
20 .	<b>Sara Gutnik</b> 4020 Greenleaf Skokie, IL 60076	<b>Secured Claims</b>	<b>\$ 15,500.00</b>
21 .	<b>World Savings</b> PO Box 659558 San Antonio, TX 78265-9558	<b>Secured Claims</b>	<b>\$ 74,980.00</b>
22 .	<b>World Savings</b> PO Box 659558 San Antonio, TX 78265-9558	<b>Secured Claims</b>	<b>\$ 360,086.00</b>

In re: **Boris Dubinsky**

Case No. \_\_\_\_\_

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

## DECLARATION

I, **Boris Dubinsky**, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of **3 sheets** (not including this declaration), and that it is true to the best of my information and belief.

Signature: **s/ Boris Dubinsky**  
**Boris Dubinsky**

Dated: **10/14/2005**

In re: Boris Dubinsky

Case No.

Debtor

(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Sean and Julie Miller 33 W. Ontario #29A Chicago, IL 60610	Residential Apartment Lease

In re: Boris Dubinsky

Debtor

Case No.

(If known)

## SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

Form B6I  
(12/03)

In re **Boris Dubinsky**

Debtor

, Case No.

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>Divorced</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>Loan originator</b>	
Name of Employer	<b>Robbins &amp; Lloyd Mortgage</b>	
How long employed	<b>4 years</b>	
Address of Employer	<b>2847 Pfingsten #B Glenview, IL 60026</b>	

**Income:** (Estimate of average monthly income)

DEBTOR SPOUSE

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

\$ **5,600.00** \$ \_\_\_\_\_

Estimated monthly overtime

\$ **0.00** \$ \_\_\_\_\_

**SUBTOTAL**

\$ **5,600.00** \$ \_\_\_\_\_

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ **1,549.63** \$ \_\_\_\_\_

b. Insurance

\$ **408.00** \$ \_\_\_\_\_

c. Union dues

\$ **0.00** \$ \_\_\_\_\_

d. Other (Specify) \_\_\_\_\_

\$ **0.00** \$ \_\_\_\_\_

**SUBTOTAL OF PAYROLL DEDUCTIONS**

\$ **1,957.63** \$ \_\_\_\_\_

**TOTAL NET MONTHLY TAKE HOME PAY**

\$ **3,642.37** \$ \_\_\_\_\_

Regular income from operation of business or profession or farm

(attach detailed statement)

\$ **0.00** \$ \_\_\_\_\_

Income from real property

\$ **2,310.00** \$ \_\_\_\_\_

Interest and dividends

\$ **0.00** \$ \_\_\_\_\_

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

\$ **0.00** \$ \_\_\_\_\_

Social security or other government assistance  
(Specify) \_\_\_\_\_

\$ **0.00** \$ \_\_\_\_\_

Pension or retirement income

\$ **0.00** \$ \_\_\_\_\_

Other monthly income

\$ **0.00** \$ \_\_\_\_\_

(Specify) \_\_\_\_\_

\$ **0.00** \$ \_\_\_\_\_

**TOTAL MONTHLY INCOME**

\$ **5,952.37** \$ \_\_\_\_\_

**TOTAL COMBINED MONTHLY INCOME**

**\$ 5,952.37**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following  
the filing of this document:

**NONE**

Form B6J  
(6/90)

In re **Boris Dubinsky**

Case No. \_\_\_\_\_

Debtor

(If known)

## **SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>4,018.00</u>
Are real estate taxes included? Yes _____ No <u>✓</u>	
Is property insurance included? Yes _____ No <u>✓</u>	
Utilities Electricity and heating fuel	\$ <u>97.00</u>
Water and sewer	\$ <u>21.00</u>
Telephone	\$ <u>74.00</u>
Other _____	\$ <u>0.00</u>
Home maintenance (repairs and upkeep)	\$ <u>200.00</u>
Food	\$ <u>500.00</u>
Clothing	\$ <u>300.00</u>
Laundry and dry cleaning	\$ <u>150.00</u>
Medical and dental expenses	\$ <u>60.00</u>
Transportation (not including car payments)	\$ <u>0.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>500.00</u>
Charitable contributions	\$ <u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>0.00</u>
Life	\$ <u>100.25</u>
Health	\$ <u>355.00</u>
Auto	\$ <u>90.00</u>
Other _____	\$ <u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) _____	\$ <u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ <u>895.00</u>
Other _____	\$ <u>0.00</u>
Alimony, maintenance or support paid to others	\$ <u>0.00</u>
Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>5,434.80</u>
Other _____	\$ <u>0.00</u>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$ <u>12,795.05</u></b>
<b>[FOR CHAPTER 12 AND 13 DEBTORS ONLY]</b>	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$ _____
B. Total projected monthly expenses	\$ _____
C. Excess income (A minus B)	\$ _____
D. Total amount to be paid into plan each	\$ _____ (interval)

Form B6  
(6/90)

United States Bankruptcy Court  
Northern District of Illinois  
Eastern Division

In re **Boris Dubinsky**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>YES</b>	<b>1</b>	\$ <b>1,260,900.00</b>		
B - Personal Property	<b>YES</b>	<b>3</b>	\$ <b>735.00</b>		
C - Property Claimed as Exempt	<b>YES</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>YES</b>	<b>2</b>		\$ <b>705,188.00</b>	
E - Creditors Holding Unsecured Priority Claims	<b>YES</b>	<b>2</b>		\$ <b>10,212.68</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>YES</b>	<b>3</b>		\$ <b>169,528.59</b>	
G - Executory Contracts and Unexpired Leases	<b>YES</b>	<b>1</b>			
H - Codebtors	<b>YES</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>YES</b>	<b>1</b>			\$ <b>5,952.37</b>
J - Current Expenditures of Individual Debtor(s)	<b>YES</b>	<b>2</b>			\$ <b>12,795.05</b>
Total Number of sheets in ALL Schedules ➤		<b>17</b>			
			Total Assets ➤ \$ <b>1,261,635.00</b>		
			Total Liabilities ➤ \$ <b>884,929.27</b>		

Official Form 6 - Cont .  
(12/03)

In re: Boris Dubinsky  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18  
(Total shown on summary page plus 1.)  
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 10/14/2005

Signature: s/ Boris Dubinsky  
**Boris Dubinsky**

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois  
Eastern Division

In re: **Boris Dubinsky**  
**4802**

Case No. \_\_\_\_\_  
Chapter **7**

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. **If the answer to an applicable question is "None," mark the box labeled "None"** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(30).

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### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from  
 operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
91,090.41	Employment	2003
71,932.70	Employment	2004
56,397.59	Employment	2005

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### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>ABN AMRO Mortgage</b> <b>2600 W. Big Beaver M0904470</b> <b>Troy, MI 48084-3318</b>	<b>6/24/05 - \$1,262.00</b>	<b>1,262.00</b>	<b>213,082.00</b>
<b>World Savings</b> <b>PO Box 659558</b> <b>San Antonio, TX 78265-9558</b>	<b>6/25/05</b>	<b>526.54</b>	<b>74,980.00</b>
<b>World Savings</b> <b>PO Box 659558</b> <b>San Antonio, TX 78265-9558</b>	<b>6/24/05</b>	<b>1,398.13</b>	<b>360,086.00</b>

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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## 5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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## 6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Robert N. Weiner, P.C.</b> <b>466 Central Avenue</b> <b>Suite 34</b> <b>Northfield, IL 60093</b>	<b>October 6, 2005</b>	<b>1,000.00</b>

## 10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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## 11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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## 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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### 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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### 15. Prior address of debtor

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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## 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
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\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/14/2005

Signature s/ Boris Dubinsky  
of Debtor Boris Dubinsky

**UNITED STATES BANKRUPTCY COURT**  
**Northern District of Illinois**  
**Eastern Division**

Exhibit "C"

*[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]*

In re: **Boris Dubinsky**

Case No.:

Chapter: **7**

Debtor(s)

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

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2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

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**UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois  
Eastern Division**

In re: **Boris Dubinsky**  
**4802**

Case No. \_\_\_\_\_  
Chapter 7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property To Be Surrendered.*

Description of Property	Creditor's Name
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None

b. *Property To Be Retained.* [Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1. Townhouse located at 916 Enfield Drive Northbrook, IL 60062	ABN AMRO Mortgage			X	
2. Townhouse located at 916 Enfield Drive Northbrook, IL 60062	Alexandra Vakhruschev and Sara Gutnik			X	
3. Townhouse located at 916 Enfield Drive Northbrook, IL 60062	Eugene Bereceanko			X	
4. Townhouse located at 916 Enfield Drive Northbrook, IL 60062	Sara Gutnik			X	
5. Condominium located at Millenium Centre 33 W. Ontario, Unit 29A Chicago, IL	World Savings			X	
6. Condominium located at Millenium Centre 33 W. Ontario, Unit 29A Chicago, IL	World Savings			X	

Date: **10/14/2005**

**s/ Boris Dubinsky**

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UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois  
Eastern Division

In re: **Boris Dubinsky**

Case No. \_\_\_\_\_  
Chapter **7**

Debtor

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ <b>1,000.00</b>
Prior to the filing of this statement I have received	\$ <b>1,000.00</b>
Balance Due	\$ <b>0.00</b>

2. The source of compensation paid to me was:

Debtor  Other (specify) \_\_\_\_\_

3. The source of compensation to be paid to me is:

Debtor  Other (specify) \_\_\_\_\_

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**Representation of debtor in adversary proceedings and other contested bankruptcy matters.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 10/14/2005

/s/Robert N. Weiner  
Robert N. Weiner, Bar No. 6182274

**Robert N. Weiner, P.C.**  
Attorney for Debtor(s)

**B 201 (11/03)**

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**UNITED STATES BANKRUPTCY COURT**  
**NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

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The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

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**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.

5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.

3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.

4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

I, the debtor, affirm that I have read this notice.

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10/14/2005  
Date

s/ Boris Dubinsky  
Signature of Debtor

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Case Number

UNITED STATES BANKRUPTCY COURT		Document Page 41 of 43	PROOF OF CLAIM
Name of Debtor		Case Number	
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.			
Name of Creditor (The person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.	
Name and address where notices should be sent:			
Telephone number:			
Account or other number by which creditor identifies debtor:		Check here if this claim <input type="checkbox"/> replaces <input type="checkbox"/> amends a previously filed claim, dated: _____	
<b>1. Basis for Claim</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Goods sold</li> <li><input type="checkbox"/> Services performed</li> <li><input type="checkbox"/> Money loaned</li> <li><input type="checkbox"/> Personal injury/wrongful death</li> <li><input type="checkbox"/> Taxes</li> <li><input type="checkbox"/> Other _____</li> </ul>		<input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. § 1114(a) <input type="checkbox"/> Wages, Salaries and compensations (Fill out below) Last four digits of SS #: _____ Unpaid compensation for services performed from _____ to _____ (date) (date)	
<b>2. Date debt was incurred:</b>		<b>3. If court judgment, date obtained:</b>	
<b>4. Total Amount of Claim at Time Case Filed:</b> \$ _____ <small>(unsecured) (secured) (priority) (Total)</small>			
<small>If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below.</small>			
<input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.			
<b>5. Secured Claim.</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Check this box if your claim is secured by collateral (including a right to setoff).          Brief Description of Collateral:  <input type="checkbox"/> Real Estate      <input type="checkbox"/> Motor Vehicle  <input type="checkbox"/> Other _____</li> </ul>		<b>7. Unsecured Priority Claim.</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Check this box if you have an unsecured priority claim          Amount entitled to priority \$ _____          Specify the priority of the claim:  <input type="checkbox"/> Wages, salaries, or commissions (up to \$4,925), * earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(3).  <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(4).  <input type="checkbox"/> Up to \$2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(6).  <input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child - 11 U.S.C. § 507(a)(7).  <input type="checkbox"/> Taxes or penalties of governmental units - 11 U.S.C. § 507(a)(8).  <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a)       </li> </ul>	
<b>6. Unsecured Nonpriority Claim</b> \$ _____		<small>*Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>	
<b>7. Credits:</b> The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.		THIS SPACE IS FOR COURT USE ONLY	
<b>8. Supporting Documents:</b> Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.			
<b>9. Date-Stamped Copy:</b> To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.			
Date	Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):  <b>10/14/2005</b>		

## INSTRUCTIONS FOR PROOF OF CLAIM FORM

*The instructions and definitions below are general explanations of the law. In particular types of cases or circumstances, such as bankruptcy cases that are not filed voluntarily by a debtor, there may be exceptions to these general rules.*

### ---- DEFINITIONS ----

#### **Debtor**

The person, corporation, or other entity that has filed a bankruptcy case is called the debtor.

#### **Creditor**

A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

#### **Proof of Claim**

A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the clerk of the bankruptcy court where the bankruptcy case was filed.

#### **Secured Claim**

A claim is a secured claim to the extent that the creditor has a lien on property of the debtor (collateral) that gives the creditor the right to be paid from that property before creditors who do not have liens on the property.

Examples of liens are a mortgage on real estate and a security interest in a car, truck, boat, television set, or other item of property. A lien may have been obtained through a court proceeding before the bankruptcy case began; in some states a court judgment is a lien. In addition, to the extent a creditor also owes money to the debtor (has a right of setoff), the creditor's claim may be a secured claim. (See also *Unsecured Claim*.)

#### **Unsecured Claim**

If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

#### **Unsecured Priority Claim**

Certain types of unsecured claims are given priority, so they are to be paid in bankruptcy cases before most other unsecured claims (if there is sufficient money or property available to pay these claims). The most common types of priority claims are listed on the proof of claim form. Unsecured claims that are not specifically given priority status by the bankruptcy laws are classified as *Unsecured Nonpriority Claims*.

### Items to be completed in Proof of Claim form (if not already filled in)

#### **Court, Name of Debtor, and Case Number:**

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the name of the debtor in the bankruptcy case, and the bankruptcy case number. If you received a notice of the case from the court, all of this information is near the top of the notice.

#### **Information about Creditor:**

Complete the section giving the name, address, and telephone number of the creditor to whom the debtor owes money or property, and the debtor's account number, if any. If anyone else has already filed a proof of claim relating to this debt, if you never received notices from the bankruptcy court about this case, if your address differs from that to which the court sent notice, or if this proof of claim replaces or changes a proof of claim that was already filed, check the appropriate box on the form.

#### **1. Basis for Claim:**

Check the type of debt for which the proof of claim is being filed. If the type of debt is not listed, check "Other" and briefly describe the type of debt. If you were an employee of the debtor, fill in the last four digits of your social security number and the dates of work for which you were not paid.

#### **2. Date Debt Incurred:**

Fill in the date when the debt first was owed by the debtor.

#### **3. Court Judgments:**

If you have a court judgment for this debt, state the date the court entered the judgment.

#### **4. Total Amount of Claim at Time Case Filed:**

Fill in the total amount of the entire claim. If interest or other charges in addition to the principal amount of the claim are included, check the appropriate place on the form and attach an itemization of the interest and charges.

#### **5. Secured Claim:**

Check the appropriate place if the claim is a secured claim. You must state the type and value of property that is collateral for the claim, attach copies of the documentation of your lien, and state the amount past due on the claim as of the date the bankruptcy case was filed. A claim may be partly secured and partly unsecured. (See DEFINITIONS, above).

#### **6. Unsecured Nonpriority Claim:**

Check the appropriate place if you have an unsecured nonpriority claim, sometimes referred to as a "general unsecured claim". (See DEFINITIONS, above.) If your claim is partly secured and partly unsecured, state here the amount that is unsecured. If part of your claim is entitled to priority, state here the amount not entitled to priority.

#### **7. Unsecured Priority Claim:**

Check the appropriate place if you have an unsecured priority claim, and state the amount entitled to priority. (See DEFINITIONS, above). A claim may be partly priority and partly nonpriority if, for example, the claim is for more than the amount given priority by the law. Check the appropriate place to specify the type of priority claim.

#### **8. Credits:**

By signing this proof of claim, you are stating under oath that in calculating the amount of your claim you have given the debtor credit for all payments received from the debtor.

#### **9 Supporting Documents:**

You must attach to this proof of claim form copies of documents that show the debtor owes the debt claimed or, if the documents are too lengthy, a summary of those documents. If documents are not available, you must attach an explanation of why they are not available.

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois  
Eastern Division

In re: **Boris Dubinsky**

Case No. \_\_\_\_\_

Chapter **7**

**BUSINESS INCOME AND EXPENSES**

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ **39,740.00**

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income: \$ **2,310.00**

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor)	\$ <b>0.00</b>
4. Payroll Taxes	<b>0.00</b>
5. Unemployment Taxes	<b>0.00</b>
6. Worker's Compensation	<b>0.00</b>
7. Other Taxes	<b>851.05</b>
8. Inventory Purchases (Including raw materials)	<b>0.00</b>
9. Purchase of Feed/Fertilizer/Seed/Spray	<b>0.00</b>
10. Rent (Other than debtor's principal residence)	<b>0.00</b>
11. Utilities	<b>0.00</b>
12. Office Expenses and Supplies	<b>0.00</b>
13. Repairs and Maintenance	<b>167.00</b>
14. Vehicle Expenses	<b>0.00</b>
15. Travel and Entertainment	<b>0.00</b>
16. Equipment Rental and Leases	<b>0.00</b>
17. Legal/Accounting/Other Professional Fees	<b>0.00</b>
18. Insurance	<b>21.58</b>
19. Employee Benefits (e.g., pension, medical, etc.)	<b>0.00</b>
20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):	

**None**

21. Other (Specify):

<b>Homeowners Assessment</b>	<b>860.81</b>
<b>Mortgage</b>	<b>2,272.36</b>
<b>Mortgage</b>	<b>1,262.00</b>

22. Total Monthly Expenses (Add items 3 - 21) \$ **5,434.80**

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:**

23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2) \$ **(3,124.80)**